Official Form 1(1446)08-24803 Doc	1 Filed 09/18/08	Entered (<u>09/18/08</u> 17:28:5	0 Desc Main		
Northern District		Page 1 o		Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle Baylock, Sandra		Name of Join	t Debtor (Spouse) (Last, Fin	use) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Debtor in the last 8 years		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec./Complete EIN or other Tastate all):	x I.D. No. (if more than one,			N or other Tax I.D. No. (if more than		
5028	·	one, state all):				
Street Address of Debtor (No. and Street, City, and Star 3855 W. Washington Blvd.	te):	Street Address of Joint Debtor (No. and Street, City, and State):				
Apt. 1W Chicago, Illinois						
County of Residence or of the Principal Place of Busine	60624	County of Po	oidanas ar of the Driveius I I	ZIP Code		
Cook County, Illino Mailing Address of Debtor (if different from street address	ois		sidence or of the Principal I			
Making Address of Debior (If different from street addi	ress):	Mailing Addr	ess of Joint Debtor (if differ	rent from street address):		
	ZIP Code			ZIP Code		
Location of Principal Assets of Business Debtor (if diff	erent from street address above):					
Type of Debtor	Nature of Busine		Chanter of Ra	ZIP Code nkruptcy Code Under Which		
(Form of Organization) (Check one box.)	(Check one box.)			n is Filed (Check one box.)		
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Railroad Chapter 12		Chapter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding		
	(Check one box.)			*** *		
	Tax-Exempt Entity (Check box, if applicable.) □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). □ Debts are primarily debts, defined in 11 § 101(8) as "incurr individual primarily personal, family, or hold purpose."		J.S.C. business debts. by an for a ouse-			
Filing Fee (Check one box	K.)	Chapter 11 Debtors Check one box:				
Full Filing Fee attached.		Debtor is	s a small business debtor as	defined in 11 U.S.C. § 101(51D).		
Filing Fee to be paid in installments (applicable to signed application for the court's consideration cer	rtifying that the debtor is	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million. Check all applicable boxes: A plan is being filed with this petition.				
		☐ Acceptar of credit	nces of the plan were solicited ors, in accordance with 11	ed prepetition from one or more classes U.S.C. § 1126(b).		
Statistical/Administrative Information	· · · · · · · · · · · · · · · · · · ·			THIS SPACE IS FOR COURT USE ONLY		
Debtor estimates that funds will be available of Debtor estimates that, after any exempt prope expenses paid, there will be no funds available.	rty is excluded and administrative	e				
Estimated Number of Creditors 1- 50- 100- 200- 1,00 49 99 199 999 5,00	0~ 5,001- 10,001-	25,001- 50,000	50,001 Over			
	70,000 23,000	50,000	100,000 100,000			
Estimated Assets \$\sigma\$\$ \$\sigma\$\$ \$\sigma\$\$ \$\sigma\$\$ \$\sigma\$\$ \$\sigma\$\$ \$\sigma\$\$\$ \$\sigma\$\$ \$\sigma\$\$\$	100,000 to \$1 million \$100 million	to	re than \$100 million			
		\$1 million to More than \$100 million \$100 million				

Official Form 1 Voluntary Pet	ition Case 00 24803 - DUC-1 - FIIOU 09/18/08	Entered 09/18/08 17:28:50	Desc Marorm B1, Page 2
	st be completed and filed in every case.) Document	Panger Deblor(5): Baylock, Sandra	
Location	All Prior Bankruptcy Cases Filed Within Last 8 \		
Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	liate of this Debtor (If more than one, attach ad	ditional sheet.)
Name of Debto	r:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	F. kikia D	
10Q) with the S	ted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) s Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor whose debts are primarily c I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further of debtor the notice required by 11 U.S.C. § 342.	e foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the
Exhibit A	A is attached and made a part of this petition.	x	
			Date)
l	Exhibit	с	
Does the debtor			
	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?
	Exhibit C is attached and made a part of this petition.		
✓ No.			
☑ Exhil If this is a joi	leted by every individual debtor. If a joint petition is filed bit D completed and signed by the debtor is attached and raint petition: bit D also completed and signed by the joint debtor is attached.	nade a part of this petition.	h a separate Exhibit D.)
Ø	Information Regarding the (Check any applic Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day. There is a bankruptcy case concerning debtor's affiliate, general parter. Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but is this District, or the interests of the parties will be served in regard to the	able box.) business, or principal assets in this District for is s than in any other District. her, or partnership pending in this District. of business or principal assets in the United Sta	too in this District
	Statement by a Debtor Who Resides as a (Check all applicable Landlord has a judgment against the debtor for possession of debto	ele boxes.)	lowing.)
	Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession	n, after the judgment for possession was entered	, and
	Debtor has included with this petition the deposit with the court of a filing of the petition.	any rent that would become due during the 30-da	ay period after the

Official Form 1 (10/06)	Enfered 09/18/08 17:28:50 Desc Main				
Voluntary Petition Document	Page 3 of 5 Form B1, Page 3				
(This page must be completed and filed in every case.)	Name of Debtor(s): Baylock, Sandra				
	<u> </u>				
	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding,				
[If petitioner is an individual whose debts are primarily consumer debts and has	and that I am authorized to file this petition.				
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	, , , , , , , , , , , , , , , , , , ,				
or 13 of title 11, United States Code, understand the relief available under each such	(Check only one box.)				
chapter, and choose to proceed under chapter 7.					
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I	I request relief in accordance with chapter 15 of title 11, United States Code.				
have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
x /s/ Sandra Baylock					
Signature of Debtor	X (Signature of Foreign Representative)				
X	(Signature of Poteign Representative)				
Signature of Joint Debtor	(Printed Name of Foreign Representative)				
Telephone Number (if not represented by attorney)					
September 18, 2008	Date				
Signature of Attorney	Signature of Non-Attorney Bankruptcy Petition Preparer				
x _ /s/ Jordan B. Rifis	•				
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have				
Jordan B. Rifis Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of this document and the notices and information				
Jordan B. Rifis, Law Office of Jordan B. Rifis, P.C.	required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and (3) if rules or				
Firm Name	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum				
1034 Pleasant Street	fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor				
Oak Park, Illinois 60302	or accepting any fee from the debtor, as required in that section. Official Form 19B				
Oak Lark, Hillion 00302	is attached.				
(708) 386-4900					
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer				
September 18, 2008 Date					
Signature of Debtor (Corporation/Partnership)	Social Security number (If the bankruptcy petition preparer is not an individual,				
• *	state the Social Security number of the officer, principal, responsible person or				
I declare under penalty of perjury that the information provided in this petition is true	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
and correct, and that I have been authorized to file this petition on behalf of the	Address				
debtor.					
The debtor requests the relief in accordance with the chapter of title 11, United States					
Code, specified in this petition.	x				
·	Х				
Signature of Authorized Individual					
Printed Name of Authorized Individual	Date				
	Signature of bankruptcy petition preparer or officer, principal, responsible person, or				
Title of Authorized Individual	partner whose Social Security number is provided above.				
Date	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.				
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.				

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern	District of	Illinois	
In re Sandra Baylock		Case No.	
Debtor(s)		0450 110	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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Official Form	1,	Exh.	D	(10/06)		Cont.
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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ □ Active military duty in a military combat zone.
☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Sandra Baylock
Date:September 18, 2008